THE WISDOM OF DEFINITE DECISION.

How prone people are to take risks! It is so all through life. Just now, possibly, you are planning for this coming season's holiday. You plan; yet you are just chancing it. You will say "that one has to risk some things." All very well, but there are a few things that you cannot afford to take chances on. The most important of these is the likelihood of accident—railway accidents in particular.

You may not possibly recognize the force of this just now, but let the train on which you are travelling stop rather abruptly between stations, your heart jumps into your mouth, and you recall the fact that you have positively neglected to place any accident insurance on your life. The scare may be a good thing some times, but surely you do not need to be scared into properly protecting yourself and others. You, as an intelligent man, cannot read the papers from day to day without reaching the conclusion that the safer way to travel on railroads (it being impossible to eliminate the danger of accidents) is to safeguard your family interests. It cannot save your life, but that does not lessen the responsibility upon you; it is due your family that you see to it that their maintenance is secured in event of the unexpected happening you.

Each day increases the chance of accident, railway accidents in particular. You possibly have not been in a railway disaster, but do you realize the danger that encompasses you right now, though the danger may pass over, and you never know of its proximity? A wise man prepares for its fall, and the first step is the taking out of accident insurance. This does not take away the danger, but it does ensure that the maintenance of your family is assured. The importance of such a step should readily commend itself to you.

Will you be one of those who escape, or one of the many who do not? Just sit down and figure out what your chances are for escaping such accident, then consider whether you deem it wise to take such odds. There is no table to go by, but when you take facts—that railroads cause more deaths than the combined forces of sickness (consumption alone excepted), deaths by fire, water and general accident—then reflection cannot but convince you of the absolute need for such protection.

In the choice of policy to be taken out all guess work should be eliminated. The Triple Indemnity Policy issued by the Ocean Accident and Guarantee Corporation, Traders Bank Building, Toronto, is concise, free from all annoying technicalities, and grants probably more privileges than does any other. In event of loss of life by railroad accident, it provides for the payment of three times the face value of policy. An absolute certainty—no guess work.—[Adv.]

The C.P.R. steamer "Mount Temple," which struck on the Ironbound Island at the mouth of the Lahave River, on the morning of December 2nd, 1907, was floated on Wednesday evening. The compressed air system was used in floating the ship.